

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: R.B. Hutchison et al. Attorney Docket No.: ECHG121698  
Application No.: 10/671,320 Art Unit: 3694 / Confirmation No: 5656  
Filed: September 24, 2003 Examiner: B.E. Fertig  
Title: METHOD AND APPARATUS FOR ORDERING GOODS,  
SERVICES AND CONTENT OVER AN INTERNETWORK  
USING A VIRTUAL PAYMENT ACCOUNT

SUBSTITUTE AMENDMENT AFTER NON-FINAL REJECTION

FILED IN RESPONSE TO NOTICE OF INCOMPLETE RESPONSE

Seattle, Washington 98101

September 9, 2008

TO THE COMMISSIONER FOR PATENTS:

INTRODUCTORY COMMENTS

Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of the claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.

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